



# Switch Kit Checklist

As you switch your checking and savings accounts to Central Minnesota Credit Union, check the boxes next to the items you have completed to keep track of the tasks you have accomplished.

If you need assistance along the way, we will be happy to help.

## Open Account

- Open your membership and checking account at Central Minnesota Credit Union (CMCU). You may do this by filling out an application online at [mycmcu.org](http://mycmcu.org) or by visiting any of our branch locations.

## Verify Old Account

- Verify that all checks, check card transactions, and scheduled bill payments have cleared your old checking account.
- Make sure enough funds are available in your old account to cover any automatic payments, checks, and check card transactions that may still be withdrawn. Check maturity dates on Certificates of Deposit if transferring in order to avoid early withdrawal penalties.

## Direct Deposits

- [Direct Deposit Change Request Form](#)  
Send written notices to companies with which you have direct deposit notifying them that you want to switch your direct deposits to your new CMCU account (employer, government deposits, pension, transfers from other financial institutions, investment dividends, child support or court-issued deposits, etc.)
- [Direct Deposit Authorization Agreement](#)  
Send written notice to set up direct deposits with any new companies or individuals.

## Automatic Payments

- [Authorization for Automatic Payment Transfer Form](#)  
If you wish to continue your automatic payments with companies, include a notification with your new account information at CMCU.
- [Authorization for Automatic Payment Form](#)  
Send a notification if you wish to add a new automatic payment.
- [Authorization for Canceling Automatic Payments Form](#)  
If you wish to cancel your automatic payments with companies, send a written notice to those companies.
- Contact companies that take payments from your old checking account using a debit card. Inform them of your new CMCU debit card information. If you prefer, you may set up this payment as an automatic payment rather than a debit card payment using Bill Payer on Internet Banking.

Find more information on which routing and account numbers to use, click [here](#).

## Verify New CMCU Account

- Verify that your direct deposits and automatic payments have begun posting to your new CMCU account.

## Close Old Account

- [Account Closing Request Form](#)  
Send a written notice to your old financial institution informing them that you are closing your account.



# Deposit & Payment Checklist

As you switch your checking account to Central Minnesota Credit Union, we want to ensure that none of your automatic deposits or payments are forgotten.

- Use the form below to record your automatic deposits and payments
- List company names and account numbers or bring in your statements and we will assist with the change
- Maintain a balance in your old account until everything has been transferred to your new account as you are responsible for any overdraft charges that might be incurred due to insufficient funds in the account

## Direct Deposits

- Payroll \_\_\_\_\_
- Social Security - Download or fill out the form at: <https://www.ssa.gov/> or call (800) 772-1213
- Government \_\_\_\_\_
- Retirement \_\_\_\_\_
- Investment \_\_\_\_\_

## Automatic Payments

- Mortgage \_\_\_\_\_
- Auto Loan \_\_\_\_\_
- Health Insurance \_\_\_\_\_
- Life Insurance \_\_\_\_\_
- Car Insurance \_\_\_\_\_
- Credit Card \_\_\_\_\_
- Utilities \_\_\_\_\_
- Cable TV \_\_\_\_\_
- Telephone \_\_\_\_\_
- Cell Phone \_\_\_\_\_
- Online Services (Internet) \_\_\_\_\_
- Health Club \_\_\_\_\_
- Investments \_\_\_\_\_
- Charitable Donations \_\_\_\_\_

## Direct Deposit Change Request

To: \_\_\_\_\_

From: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

RE: Change of Direct Deposit Routing

Please accept this letter as my authorization to transfer my direct deposit to Central Minnesota Credit Union, effective \_\_\_\_\_ .  
(Date)

Discontinue sending my automatic direct deposit to Account Number: \_\_\_\_\_

and/or Account Number: \_\_\_\_\_

with: \_\_\_\_\_

(Old Financial Institution)

**Please begin sending the same deposit to Central Minnesota Credit Union:**

Central Minnesota Credit Union Routing Number: 291974204

Deposit entire amount into Checking Account Number: \_\_\_\_\_

Deposit \$ \_\_\_\_\_ into Savings Account Number: \_\_\_\_\_

and the remainder into Checking Account Number: \_\_\_\_\_

**I hereby authorize:**

- Above listed entity to initiate deposit of my funds to my Central Minnesota Credit Union checking and/or savings account(s).
- Central Minnesota Credit Union to credit entries to my account(s).
- This authorization to remain in effect until I send written notice of change or cancellation.

Thank you.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



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## Direct Deposit Authorization Agreement

Please review and complete the following information. When completed, return this form to your employer's Human Resources department.

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### Deposit Instructions:

Central Minnesota Credit Union Routing Number: 291974204

Deposit entire amount into Checking Account Number: \_\_\_\_\_

Deposit \$ \_\_\_\_\_ into Savings Account Number: \_\_\_\_\_

and the remainder into Checking Account Number: \_\_\_\_\_

### I hereby authorize:

- Above listed entity to initiate deposit of my funds to my Central Minnesota Credit Union checking and/or savings account(s).
- Central Minnesota Credit Union to credit entries to my account(s).
- This authorization to remain in effect until I send written notice of change or cancellation.

Thank you.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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## Authorization for Automatic Payment Transfer

Date: \_\_\_\_\_

To Whom it May Concern: \_\_\_\_\_  
(Merchant Name)

I am writing to inform you of a change in my banking relationship concerning my account:

Account Number: \_\_\_\_\_

I currently have my payment automatically withdrwn from my Checking/Savings account  
( \_\_\_\_\_ ) at \_\_\_\_\_ on the \_\_\_\_\_ of the month.  
(Old Account Number) (Old Financial Institution) (Day)

I would like to transfer these monthly transactions to my new financial institution, Central Minnesota Credit Union and submit this letter as written notification of that intention. I understand that I need to give you at least two weeks notice prior to the next scheduled transaction. Therefore, I expect the last transaction to be the one dated \_\_\_\_\_

Thank you for your prompt attention to this request. **I have enclosed an Authorization for Automatic Payment form** that includes the information necessary for you to begin withdrawals from my Central Minnesota Credit Union account.

Sincerely,

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

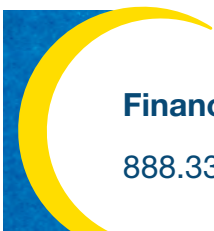
Joint Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_



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## Authorization for Automatic Payment

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

### Financial Institution Information:

Central Minnesota Credit Union Routing Number: 291974204

My account number at CMCU is \_\_\_\_\_

Type of account:     Checking Account                       Savings Account

Vendor Name: \_\_\_\_\_

Vendor Account Number: \_\_\_\_\_ Payment Amount: \_\_\_\_\_

I (we) authorize \_\_\_\_\_ to initiate variable entries to my checking/savings account. This authorization will remain in effect until I notify \_\_\_\_\_ in writing to cancel it in such time as to afford \_\_\_\_\_ a reasonable opportunity to react.

Sincerely,

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Note: For verification purposes, attach a voided check in this area.**



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# Authorization for Canceling Automatic Payment

Date: \_\_\_\_\_

To Whom it May Concern: \_\_\_\_\_

I am writing to inform you of a change in my banking relationship concerning my account:

Account Number: \_\_\_\_\_

I currently have my \_\_\_\_\_ payment automatically withdrawn from my Checking/Savings account (Account Number: \_\_\_\_\_ ) at \_\_\_\_\_ on the \_\_\_\_\_ of the month.

I would like to cancel these monthly transactions, and submit this letter as written notification of that intention. I understand that I need to give you at least two weeks notice prior to the next scheduled transaction. Therefore, I expect the last transaction to be the one dated \_\_\_\_\_

Thank you for your prompt attention to this request.

Sincerely,

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_



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# Account Closing Request

To: \_\_\_\_\_

From: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Please close the following accounts with your institution:

Acct #: \_\_\_\_\_  Checking  Savings  Money Market  Other: \_\_\_\_\_

Acct #: \_\_\_\_\_  Checking  Savings  Money Market  Other: \_\_\_\_\_

Acct #: \_\_\_\_\_  Checking  Savings  Money Market  Other: \_\_\_\_\_

Acct #: \_\_\_\_\_  Checking  Savings  Money Market  Other: \_\_\_\_\_

Please send any funds remaining in these accounts to:

The address shown above

The following address: \_\_\_\_\_

To my account at Central Minnesota Credit Union:

Branch Address: \_\_\_\_\_

Account Number: \_\_\_\_\_  Checking  Savings

Sincerely,

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Joint Signature: \_\_\_\_\_

Date: \_\_\_\_\_



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